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believed that this adjudication can be as readily made as any other adjustment of insurance.

In the opinon of the author, insurance against strikes cannot be practiced except under the mutual form, for in the case of strikes it is not possible to establish the calculation of probabilities, a calculation absolutely indispensable for all insurances with fixed premiums.

ARTHUR J. BOYNTON.

University of Kansas.

Unemployment Insurance. A Study of Schemes of Assisted Insurance. By I. G. Gibbon. Preface by L. T. Hobhouse. (London: P. S. King and Son. 1911. Pp. xiii, 354. 6s.)

Mr. Gibbon's work covers the same ground as Schloss's "Insurance against Unemployment," published in 1909. It is primarily a descriptive and critical account of the experiments in unemployment insurance made in recent years by European public authorities. There is also an introductory statement of the problem of unemployment and a final chapter in which the author summarizes his conclusions, but the account of the various insurance schemes constitutes far the larger part of the book, extending over nearly 200 of the less than 300 pages of text.

The book differs from Mr. Schloss's work, which has been regarded as the authoritative work on the subject in English, chiefly in the greater fulness of the treatment. It contains at least three times as much matter, and the additional space has been utilized in describing the various schemes of unemployment insurance in great and at times even burdensome detail. Published nearly two years later that Schloss's book, the present work describes the most recent development in the various schemes. The author has been at great pains to bring his account as nearly to date as possible and has added supplementary notes even after the work was in type. He has had the advantage of reading the elaborate reports presented at the Conference on Unemployment held in Paris in the summer of 1910. In view of the great practical importance which the question of unemployment has assumed, and the brief period during which such schemes have been in operation, it is of signal value in a work of this kind that the information should be as recent as possible.

The conclusions of the author, although much more elaborately

presented, agree in essentials with those reached by Mr. Schloss. They agree that the Ghent system is the only one which holds out any considerable promise of success. Both are, therefore, opposed to a compulsory system, and both favor subsidizing trade-unions which pay unemployment insurance. Mr. Gibbon feels, however, much more keenly than Mr. Schloss the weight of the objection that by such subsidies the strength of the unions will be greatly Partly to meet this difficulty, Mr. Gibbon proposes that non-union workmen shall be given an opportunity to establish a separate scheme to insure themselves, and that this scheme shall be maintained and subsidized by the public authorities. Several of the European systems provide in this manner for the insurance of unorganized workmen, but the number of such workmen who have joined has in all cases been very small. Mr. Gibbon thinks, however, that if preference in securing employment were given to insured persons at the labor exchanges, a large number of non-unionists might be induced to insure themselves under a separate scheme. This plan also has been tried in several of the systems, but as Mr. Gibbon's descriptive accounts abundantly show, without success. Preferential treatment of the insured has hitherto meant preference to unionists. Finally, Mr. Gibbon urges that by participation in such an important social function as the relief of unemployment the unions will be "socialized," and quotes the remarkable testimony of M. Varlez as to the change in the character of the Ghent trade-unions since the introduction of the Ghent system of unemployment insurance.

For the careful student of the question of assisted unemployment insurance, Mr. Gibbon's book is undoubtedly the best obtainable. It is probably too detailed in treatment for the general reader, who will prefer Mr. Schloss's little book.

GEORGE E. BARNETT.

Johns Hopkins University.

Zur Frage der Arbeitslosenversicherung der Arbeitsvermittelung und der Arbeitsbeschaffung. By August Baab. (Leipzig: A Deichert'sche Verlagsbuchhandlung. 1911. Pp. vii, 389, including a statistical appendix of 45 pages. 7.50 m.)

Dr. Baab has written in a broadminded, progressive, sympathetic, and thoroughly optimistic way of the great problem of no work for the able and willing worker. As he points out, Die